

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond E Myers  
Ruth V Myers  
Debtors

Case No. 18-01329-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DGeorge  
Form ID: 309A

Page 1 of 3  
Total Noticed: 62

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db/jdb +Raymond E Myers, Ruth V Myers, 12503 Redstone Ridge Road, Hesston, PA 16647-8605  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Kevin Buttery, RAS Crane, 10700 Abbott's Bridge Road Suite 170, Duluth,  
Duluth, GA 30097-8461  
aty +Sarah K. McCaffery, Richard M. Squire & Associates, 115 West Avenue, Suite 104,  
Jenkintown, PA 19046-2031  
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,  
Harrisburg, PA 17102-2392  
cr +Citibank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100,  
Boca Raton, FL 33487-2853  
cr +Wilmington Savings Fund Society, FSB, as trustee o, c/o Carrington Mortgage Services, LLC,  
1600 S. Douglass Road, Suite 200-A, Anaheim, CA 92806-5948  
5069181 +CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST, Fay Servicing, LLC,  
3000 Kellway Dr Ste 150, Carrollton TX 75006-3357  
5042850 Cindy Erikson, 72558 Redstone Ridge Road, Hesston, PA 16647  
5063705 +Citibank, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100,  
Boca Raton, FL 33487-2853  
5042852 +Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303  
5042853 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940  
5042855 +Fay Servicing, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357  
5042857 First Premier Bank, 601 S. Minneapolis Avenue, Sioux Falls, SD 57104  
5042858 First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019  
5042861 +Keystone Credit Collections, Inc., 220 North Duke Street, Lancaster, PA 17602-2710  
5042862 +Linebarger, Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128  
5042866 +Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020-0986  
5042868 Mount Nittany Medical Center, P.O. Box 1259, State College, PA 16804-1259  
5042871 +PA Department of Revenue, Bureau of Compliance, Lien Section, PO Box 280948,  
Harrisburg, PA 17128-0948  
5042875 +US Department of Veterans Affairs, 2907 Pleasant Valley Blvd, Altoona, PA 16602-4305  
5144380 +Wilmington Savings Fund Society, FSB, as trustee, c/o Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948  
5147050 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Anaheim, CA 92806-5948  
5147051 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, et,  
c/o Carrington Mortgage Services, LLC 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lstump@shepley.com Apr 24 2019 19:05:46 Leah M Stump,  
Harold Shepley and Associates LLC, 3115 N. Front Street, Harrisburg, PA 17110  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Apr 24 2019 19:06:04 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: AISACG.COM Apr 24 2019 23:08:00 Capital One Auto Finance, a division of Capital On,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
cr +EDI: PRA.COM Apr 24 2019 23:08:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
5042847 E-mail/Text: ebn@americollect.com Apr 24 2019 19:06:06 Americollect Inc.,  
Attn: Bankruptcy, PO Box 1566, Manitowoc, WI 54221  
5058726 +EDI: CBSAMERIMARK Apr 24 2019 23:08:00 Amerimark, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
5042848 +EDI: CAPONEAUTO.COM Apr 24 2019 23:08:00 Capital One Auto, 7933 Preston Rd,  
Plano, TX 75024-2359  
5052255 +EDI: AISACG.COM Apr 24 2019 23:08:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 4360, Houston, TX 77210-4360  
5044260 +EDI: AISACG.COM Apr 24 2019 23:08:00 Capital One Auto Finance, a division of Capital On,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
5042849 +EDI: CHRM.COM Apr 24 2019 23:08:00 Chrysler Capital, PO Box 961275,  
Fort Worth, TX 76161-0275  
5042851 +EDI: WFNNB.COM Apr 24 2019 23:08:00 Comenity Bank-Blair, Attn: Bankruptcy,  
PO Box 182125, Columbus, OH 43218-2125  
5042846 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 24 2019 19:06:10  
Credit Management Co, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
5042854 EDI: RCSFNBMARIN.COM Apr 24 2019 23:08:00 Credit One Bank, Attn: Bankruptcy,  
P.O. Box 98873, Las Vegas, NV 89193-8873  
5058729 +EDI: CBSAMERIMARK Apr 24 2019 23:08:00 Dr. Leonards Shop Now,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
5042856 EDI: AMINFOFP.COM Apr 24 2019 23:08:00 First Premier Bank, Credit Card Department,  
P.O. Box 5519, Sioux Falls, SD 57117-5519  
5042859 EDI: CBS7AVE Apr 24 2019 23:08:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
5042860 EDI: JEFFERSONCAP.COM Apr 24 2019 23:08:00 Jefferson Capital System, 16 Mclelland Road,  
Saint Cloud, MN 56303  
5042863 +EDI: RESURGENT.COM Apr 24 2019 23:08:00 LVNV Funding LLC, PO Box 10497,  
Greenville, SC 29603-0497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5070209 EDI: RESURGENT.COM Apr 24 2019 23:08:00 LVNV Funding, LLC its successors and assigns as, assignee of New Century Financial, Services Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5069889 EDI: MERRICKBANK.COM Apr 24 2019 23:08:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

5042864 +EDI: MERRICKBANK.COM Apr 24 2019 23:08:00 Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

5050969 +EDI: MID8.COM Apr 24 2019 23:08:00 Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011

5042865 +EDI: MID8.COM Apr 24 2019 23:08:00 Midland Funding, LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069

5042867 EDI: CBS7AVE Apr 24 2019 23:08:00 Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364

5057692 +EDI: CBS7AVE Apr 24 2019 23:08:00 Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

5052557 EDI: AGFINANCE.COM Apr 24 2019 23:08:00 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251

5042869 +EDI: AGFINANCE.COM Apr 24 2019 23:08:00 OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013

5042870 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 24 2019 19:06:00 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

5042873 EDI: PRA.COM Apr 24 2019 23:08:00 Portfolio Recovery Associates, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541

5146084 EDI: PRA.COM Apr 24 2019 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5146085 EDI: PRA.COM Apr 24 2019 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5044312 EDI: PRA.COM Apr 24 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

5043099 +EDI: PRA.COM Apr 24 2019 23:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5042872 +E-mail/Text: ebn@vativrecovery.com Apr 24 2019 19:05:56 Palisades Collection, LLC, 210 Sylvan Avenue #1, Englewood Cliffs, NJ 07632-2510

5045107 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 24 2019 19:06:00 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946

5068832 +EDI: JEFFERSONCAP.COM Apr 24 2019 23:08:00 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

5067643 EDI: Q3G.COM Apr 24 2019 23:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

5042874 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Leah M. Stump-Lesley, 3115 N. Front Street, Harrisburg, UNITED STATES  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust  
bkggroup@kmlawgroup.com  
Kevin Buttery on behalf of Creditor Citibank, N.A. kbuttery@rascrane.com  
Kevin Buttery on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust  
kbuttery@rascrane.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Leah M Stump on behalf of Attorney Leah M. Stump-Lesley lstump@shepleylaw.com  
Leah M Stump on behalf of Debtor 1 Raymond E Myers lstump@shepleylaw.com  
Leah M Stump on behalf of Debtor 2 Ruth V Myers lstump@shepleylaw.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
Sarah K. McCaffery on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Upland Mortgage Loan Trust B smccaffery@squirelaw.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Raymond E Myers</b>	Social Security number or ITIN	<b>xxx-xx-8568</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Ruth V Myers</b>	Social Security number or ITIN	<b>xxx-xx-4593</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 3/30/18</b>
Case number:	<b>1:18-bk-01329-HWV</b>	Date case converted to chapter	<b>7 4/12/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raymond E Myers	Ruth V Myers
2. All other names used in the last 8 years		
3. Address	12503 Redstone Ridge Road Hesston, PA 16647	12503 Redstone Ridge Road Hesston, PA 16647
4. Debtor's attorney Name and address	Leah M Stump Harold Shepley and Associates LLC 3115 N. Front Street Harrisburg, PA 17110	Contact phone 717 692-5533 Email: <a href="mailto:lstump@shepleylaw.com">lstump@shepleylaw.com</a>
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: <a href="mailto:lhaller@pkh.com">lhaller@pkh.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 4/24/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 4, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Mifflin County Courthouse,          Meeting Room A, 20 N. Wayne          St., Lewistown, PA 17044</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/3/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	